

Information to identify the case:			
Debtor 1:	<u>Richard C Lucas</u>		Social Security number or ITIN: xxx-xx-8310
	First Name	Middle Name	Last Name
Debtor 2:	<u>Donna L Lucas</u>		Social Security number or ITIN: xxx-xx-4690
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed for chapter: 7 5/11/20
Case number:	20-16437-CMG		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard C Lucas	Donna L Lucas
2. All other names used in the last 8 years		
3. Address	147 Riverview Road Phillipsburg, NJ 08865	147 Riverview Road Phillipsburg, NJ 08865
4. Debtor's attorney Name and address	Scott M. Wilhelm Winegar, Wilhelm, Glynn & Roemersma 305 Roseberry St. P.O. Box 800 Phillipsburg, NJ 08865	Contact phone (908) 454-3200 Email: maddid@wwglaw.com
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/12/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	June 22, 2020 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/21/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Richard C Lucas
Donna L Lucas
DebtorsCase No. 20-16437-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 1
Total Noticed: 13

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db/jdb	+Richard C Lucas, Donna L Lucas, 147 Riverview Road, Phillipsburg, NJ 08865-3525
518831421	Capital One/Walmart, PO Box 4069, Carol Stream, IL 60197-4069
518831425	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
518831428	TD Bank, N.A., ATTN: Weltman, Weinberg & Reis Co., PO Box 93784, Cleveland, OH 44101-5784

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: maddid@wwgrlaw.com May 12 2020 23:35:38	Scott M. Wilhelm,
	Winegar, Wilhelm, Glynn & Roemersma, 305 Roseberry St., P.O. Box 800,	
	Phillipsburg, NJ 08865	
tr	+EDI: BJMMCDONNELLI.COM May 13 2020 02:58:00	John Michael McDonnell,
	John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752	
smg	E-mail/Text: usanj.njbankr@usdoj.gov May 12 2020 23:38:46	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 12 2020 23:38:45	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
518831423	EDI: HNDA.COM May 13 2020 02:58:00	Honda Financial Services, PO Box 7829,
	Philadelphia, PA 19101-7829	
518831424	EDI: RMSC.COM May 13 2020 02:58:00	JC Penney/Synchrony Bank, PO Box 960090,
	Orlando, FL 32896-0090	
518831422	EDI: JPMORGANCHASE May 13 2020 02:58:00	Chase Freedom Unlimited, PO Box 1423,
	Charlotte, NC 28201-1423	
518831426	+E-mail/Text: bankruptcyteam@quickenloans.com May 12 2020 23:39:05	Quicken Loans,
	1050 Woodward Avenue, Detroit, MI 48226-1906	
518831427	EDI: RMSC.COM May 13 2020 02:58:00	Synchrony Bank/Care Credit, PO Box 960061,
	Orlando, FL 32896-0061	

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:
NONE.

TOTAL: 0